

AMENDMENTS

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Technology Center 2100

Please amend the following claims:

4. (Amended) The method of claim 1, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
15. (Amended) The system of claim 14, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
24. (Amended) The system of claim 23, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
33. (Amended) The computer-readable medium of claim 32, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.

REMARKS

Claim Rejections Pursuant to 35 U.S.C. 102(b)

35 U.S.C. 102(b) recites:

A person shall be entitled to a patent unless - (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of the application for patent in the United States.